

SBI PO Mains Mock Test 09

Independent learning edition • Pattern checked 26 October 2026

Foundation-to-intermediate difficulty. Full-length section counts; not a calibrated prediction of official difficulty, cut-offs or selection. English-only educational resource. Recurring concepts and question families are intentionally reused across sets.

Mains awareness covers static concepts and numerical applications. Add current affairs from original sources for your examination date. These are original practice questions, not SBI papers or recalled previous-year content.

Section	Questions	Practice marks	Minutes
Reasoning & Computer	40	60	50
Data Analysis & Interpretation	30	60	45
Awareness / Economy / Banking	60	60	45
English	40	20	40
Communication skills	3 tasks	30	30

Choose one of five options per objective question. Deduct one quarter of the assigned question mark for a wrong answer; no penalty for blanks. Mains practice question weights are 1.5 / 2 / 1 / 0.5 in the section order above. This equal-within-section allocation is a home-scoring convention, not a claim about official question-level weights.

Practice mode: work carefully and review methods. Mock mode: keep the answer pages closed and obey every section timer. Record your answers separately; PDF page breaks are not section time breaks.

Name: _____ Date: _____ Attempt: _____

Section 1 — Reasoning & Computer Aptitude • Questions 1-40 • 50 minutes

Seven people sit in a straight row facing north. Positions are counted from the left. F is third from the left. E sits two places left of F. D sits immediately right of E. G sits three places right of F. A sits immediately right of G. B sits immediately left of G. C occupies the remaining place.

1. Who occupies position 1 in the stated order?

A) F B) G C) C D) B E) E

2. Who occupies position 3 in the stated order?

A) D B) C C) F D) A E) B

3. Who occupies position 5 in the stated order?

A) B B) A C) F D) C E) E

4. How many people are strictly between D and G?

A) 3 B) 5 C) 4 D) 2 E) 1

5. What is the position of A in the stated order?

A) 2 B) 6 C) 4 D) 3 E) 7

Seven people live on seven different floors numbered 1 (lowest) to 7 (highest). E lives on floor 5. G lives three floors below E. F lives immediately below G. A lives two floors above E. D lives immediately below A. B lives immediately above G. C lives on the remaining floor.

6. Who occupies position 1 in the stated order?

A) A B) C C) F D) B E) D

7. Who occupies position 3 in the stated order?

A) E B) A C) F D) B E) D

8. Who occupies position 5 in the stated order?

A) C B) A C) E D) D E) F

9. How many people are strictly between G and D?

A) 1 B) 5 C) 2 D) 4 E) 3

10. What is the position of A in the stated order?

A) 2 B) 3 C) 6 D) 7 E) 4

Seven people have one appointment each, from Monday to Sunday in that order. B attends on Thursday. E attends three days before B. G attends two days after E. D attends between E and G. F attends three days after B. C attends two days before F. A takes the remaining day.

11. Who occupies position 1 in the stated order?

A) G B) C C) E D) B E) F

12. Who occupies position 3 in the stated order?

A) E B) D C) B D) A E) G

13. Who occupies position 5 in the stated order?

A) G B) A C) C D) B E) F

14. How many people are strictly between D and A?

A) 1 B) 4 C) 5 D) 3 E) 2

15. What is the position of F in the stated order?

A) 3 B) 4 C) 7 D) 6 E) 2

16. Given $L > N \geq R = S < T$, which relation must be true?

A) $N < R$ B) $T < S$ C) $L < S$ D) $L > S$ E) $L = S$

17. Given $K > Q \geq T = L < U$, which relation must be true?

A) $K = L$ B) $K < L$ C) $U < L$ D) $Q < T$ E) $K > L$

18. Given $T > M \geq Q = K < P$, which relation must be true?

A) $T < K$ B) $T > K$ C) $T = K$ D) $P < K$ E) $M < Q$

19. Given $V > K \geq L = S < P$, which relation must be true?

A) $V > S$ B) $V = S$ C) $K < L$ D) $P < S$ E) $V < S$

20. Given $V > S \geq N = P < T$, which relation must be true?

A) $S < N$ B) $V > P$ C) $T < P$ D) $V = P$ E) $V < P$

21. A person walks 3 m east, 5 m north, 7 m west and 5 m south. How far and in which direction is the person from the start?

A) 5 m south B) 4 m east C) 7 m west D) 3 m north E) 4 m west

22. A person walks 15 m east, 8 m north, 16 m west and 8 m south. How far and in which direction is the person from the start?

A) 8 m south B) 16 m west C) 1 m west D) 1 m east E) 15 m north

23. A person walks 3 m east, 8 m north, 11 m west and 8 m south. How far and in which direction is the person from the start?

A) 8 m west B) 3 m north C) 8 m east D) 11 m west E) 8 m south

24. A person walks 8 m east, 14 m north, 17 m west and 14 m south. How far and in which direction is the person from the start?

A) 8 m north B) 14 m south C) 17 m west D) 9 m east E) 9 m west

25. A person walks 7 m east, 9 m north, 16 m west and 9 m south. How far and in which direction is the person from the start?

A) 16 m west B) 9 m east C) 9 m west D) 9 m south E) 7 m north

26. In a queue of 57 people, R is 7th from the front. What is R's position from the back?

A) 53 B) 51 C) 47 D) 55 E) 49

27. In a queue of 77 people, R is 6th from the front. What is R's position from the back?
A) 70 B) 68 C) 72 D) 74 E) 76
28. In a queue of 71 people, R is 7th from the front. What is R's position from the back?
A) 67 B) 65 C) 61 D) 63 E) 69
29. In a queue of 53 people, R is 13th from the front. What is R's position from the back?
A) 45 B) 39 C) 37 D) 43 E) 41
30. In a queue of 71 people, R is 12th from the front. What is R's position from the back?
A) 60 B) 62 C) 58 D) 64 E) 56
31. A rise in complaints follows easier complaint submission. What is the most careful conclusion?
A) The new channel should be closed B) More recorded complaints need not mean worse service C) No investigation is needed D) Service definitely collapsed E) Every complaint is false
32. Which practice supports least privilege?
A) Give every employee administrator access B) Disable audit logs C) Allow public access to all records D) Share one password E) Grant only access needed for the role
33. What is the purpose of a database primary key?
A) Replace all backups B) Increase monitor brightness C) Compress every image D) Print an email E) Uniquely identify a record
34. Which is volatile working memory?
A) Optical disc B) RAM C) ROM D) Printed record E) Hard disk
35. Which backup practice improves recovery from a damaged main device?
A) Share passwords publicly B) Keep a tested separate backup C) Keep the only copy on that device D) Remove all restore checks E) Rename the same file
36. A branch proposes a help desk to reduce form errors. Which assumption connects the action to its goal?
A) Every customer has a printer B) Some errors can be prevented by guidance C) Every transaction requires a loan D) No employee takes leave E) All forms will disappear
37. A bank introduces reminders and late repayments fall. Which evidence most weakens the claim that reminders caused the fall?
A) A comparable group without reminders had the same fall B) Customers received reminders C) The reminder text was brief D) The message used simple words E) The bank sent reminders in the morning
38. Which measure best tests whether a queue intervention helped?
A) Count posters only B) Compare comparable periods using waiting-time data C) Ignore the baseline D) Measure wall colour E) Ask only the designer
39. A message asks an employee to disclose a password. What is the most appropriate immediate action?
A) Disable every server without approval B) Do not disclose it; report through the approved security channel C) Reply with the password D) Forward it to all customers E) Publish the password online

40. What does a spreadsheet formula beginning with =SUM(A1:A5) do?

A) Sorts the whole workbook B) Deletes five rows C) Finds the largest text value D) Adds the numeric values in A1 through A5 E) Creates a database

Section 2 — Data Analysis & Interpretation • Questions 41-70 • 45 minutes

Data set 1: Four branches processed applications in one week: A: 340, B: 310, C: 240, D: 200. All values are counts, not percentages.

41. What was the total number processed?

A) 1092 B) 1090 C) 1088 D) 1094 E) 1086

42. What was the average number per branch?

A) 274.5 B) 268.5 C) 270.5 D) 276.5 E) 272.5

43. What is the ratio of branch A to branch B?

A) 34/31 B) 38/31 C) 36/31 D) 35/31 E) 37/31

44. If 80% of applications at each branch were approved, how many approvals did A and C have together?

A) 468 B) 462 C) 460 D) 464 E) 466

45. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?

A) 523 B) 521 C) 515 D) 517 E) 519

Data set 2: Four branches processed applications in one week: A: 280, B: 230, C: 290, D: 390. All values are counts, not percentages.

46. What was the total number processed?

A) 1194 B) 1192 C) 1186 D) 1188 E) 1190

47. What was the average number per branch?

A) 293.5 B) 301.5 C) 295.5 D) 299.5 E) 297.5

48. What is the ratio of branch A to branch B?

A) 28/23 B) 30/23 C) 31/23 D) 29/23 E) 32/23

49. If 80% of applications at each branch were approved, how many approvals did A and C have together?

A) 452 B) 458 C) 454 D) 460 E) 456

50. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?

A) 677 B) 671 C) 673 D) 679 E) 675

Data set 3: Four branches processed applications in one week: A: 210, B: 320, C: 270, D: 190. All values are counts, not percentages.

51. What was the total number processed?

A) 990 B) 988 C) 986 D) 992 E) 994

52. What was the average number per branch?

A) 251.5 B) 243.5 C) 245.5 D) 249.5 E) 247.5

53. What is the ratio of branch A to branch B?
A) $23/32$ B) $25/32$ C) $21/32$ D) $11/16$ E) $3/4$
54. If 80% of applications at each branch were approved, how many approvals did A and C have together?
A) 386 B) 382 C) 380 D) 384 E) 388
55. If D processes 20% more next week and B processes 10% fewer, what is their combined total next week?
A) 518 B) 512 C) 520 D) 516 E) 514
56. Find simple interest on Rs 2900 at 5% per year for 4 years.
A) 582 B) 578 C) 584 D) 580 E) 576
57. Find compound interest on Rs 3200 for two years at 10% annually.
A) 672 B) 668 C) 670 D) 674 E) 676
58. An item costing Rs 250 is marked 50% above cost and sold at a 20% discount on marked price. What is the profit in rupees?
A) 46 B) 50 C) 52 D) 54 E) 48
59. The average of 9 values is 22. A new value of 37 is added. What is the new average? Round to two decimals.
A) 19.5 B) 25.5 C) 27.5 D) 21.5 E) 23.5
60. A can finish a job in 10 days and B in 20 days. How many days will they take together?
A) $103/15$ B) $97/15$ C) $197/30$ D) $203/30$ E) $20/3$
61. A train travels at 40 km/h for 4 hours. What distance does it cover?
A) 164 B) 158 C) 162 D) 160 E) 156
62. A boat moves at 15 km/h in still water. The stream speed is 4 km/h. How far downstream does it travel in 3 hours?
A) 57 B) 53 C) 59 D) 61 E) 55
63. Rs 630 is divided in the ratio 6:8. What is the larger share?
A) 356 B) 358 C) 360 D) 362 E) 364
64. A mixture contains 40 litres of milk and 20 litres of water. How much water must be added to make milk half of the mixture?
A) 22 B) 18 C) 24 D) 16 E) 20
65. A invests Rs 8000 for 12 months and B Rs 11000 for 12 months. If profit is Rs 152, what is A's share?
A) 66 B) 60 C) 62 D) 64 E) 68
66. A bag has 3 red and 8 blue balls. Two are drawn without replacement. What is the probability both are red?
A) $-1/22$ B) $14/55$ C) $-8/55$ D) $3/55$ E) $17/110$

67. How many unordered pairs can be selected from 12 distinct people?

A) 64 B) 62 C) 68 D) 66 E) 70

68. Find the next term: 13, 23, 33, 43, ?

A) 53 B) 57 C) 51 D) 55 E) 49

69. If $3x + 12 = 45$, what is x ?

A) 9 B) 7 C) 15 D) 11 E) 13

70. A value rises by 20% and then falls by 20%. What is the overall percentage decrease?

A) 4 B) 8 C) 6 D) 2 E) 0

Section 3 — General Awareness / Economy / Banking • Questions 71-130

• 45 minutes

71. What is a sunk cost?

A) A refundable deposit in every case B) An expected dividend C) An undrawn loan limit D) A past cost that cannot be recovered E) A future avoidable expense

72. What does two-factor authentication add?

A) Two identical passwords only B) A guaranteed absence of fraud C) A ban on usernames D) Two distinct categories of authentication evidence E) A public PIN

73. What is reconciliation?

A) Ignoring discrepancies B) Assuming totals match C) Comparing records and resolving differences D) Destroying all records E) Changing balances without evidence

74. What is a remittance?

A) A transfer of money to another recipient B) A cancelled cheque book C) A stock-market index D) Only an income-tax audit E) A bank building

75. What is encryption?

A) Increasing paper size B) Deleting every record C) Publishing passwords D) Guaranteeing that data is accurate E) Transforming data to protect its readability without the required key

76. What does AML stand for?

A) Annual Market Listing B) Automatic Monthly Loan C) Anti-Money Laundering D) Asset Management Ledger E) Adjusted Money Limit

77. What is credit risk?

A) Risk of a holiday B) Risk that a borrower fails to meet obligations C) Risk of a printer jam only D) Risk of a new logo E) Risk of more branches

78. What is an asset for a lender?

A) A loan receivable B) Borrowed funds C) Shareholder dividends payable D) A payable expense E) A customer's deposit liability

79. What does diversification primarily reduce?

A) Exposure to a single investment or source B) Every transaction cost C) All taxes D) The need to understand risk E) All possible losses

80. What is rebalancing a portfolio?

A) Adjusting holdings towards target allocations B) Buying only the latest winner forever C) Eliminating all risk D) Avoiding all review E) Changing a bank PIN

81. What is an overdraft?

A) An automatic salary rise B) A type of insurance claim C) Unlimited free money D) A permanent cancellation of debt E) An agreed facility to draw beyond an account's available balance

82. What is equity ownership?

A) A residual ownership interest B) A guaranteed fixed repayment obligation C) A tax liability D) An insurance premium E) A savings account balance

83. What does inflation describe?

A) A fall in every price B) An increase in bank branches C) A change in currency design D) A sustained increase in the general price level E) A rise in one share only

84. What is a moratorium on repayment?

A) A permitted temporary deferral under specified terms B) Guaranteed waiver of all interest C) A rise in collateral value D) Permanent exemption from all payments E) Automatic cancellation of all debt

85. What is an EMI?

A) An annual voting right B) A daily stock quote C) A type of branch address D) A currency printing method E) An equated periodic monthly instalment

86. What is a debit card normally linked to?

A) Funds in a linked bank account B) Only a lender's unsecured credit line C) A stock index D) A currency printing account E) A pension promise only

87. What is an index fund designed to do?

A) Cancel company debt B) Set central-bank policy C) Track a specified market index D) Avoid all price movement E) Guarantee a positive return

88. What is operational risk broadly?

A) Risk from failed processes, people, systems or external events B) Only exchange-rate changes C) Only inflation expectations D) Only movement in a single share price E) Only a borrower's interest rate

89. What is a mutual fund conceptually?

A) A compulsory tax account B) A single currency note C) A guaranteed deposit in every case D) A free loan facility E) A pooled investment vehicle

90. What is a budget deficit in broad fiscal terms?

A) Exports exceeding imports B) Every household saving more C) All prices falling D) A bank opening more branches E) Expenditure exceeding the relevant receipts measure

91. What is a payment settlement?

A) Only designing a payment logo B) Printing a statement without payment C) Advertising a bank D) Completion of the transfer of funds or obligations under a payment arrangement E) Opening a branch

92. What is collateral?

A) A branch slogan B) A public holiday C) An unconditional profit guarantee D) A type of salary slip E) An asset pledged as security for an obligation

93. Which credential should not be disclosed to an unsolicited caller?

A) A transaction OTP B) Published opening hours C) The bank's public website name D) A public branch address E) A public helpline number

94. What is a credit card primarily a means of accessing?

A) A voting right in the bank B) A sanctioned credit facility subject to terms C) Guaranteed investment returns D) Only physical cash already owned E) A gift with no repayment

95. What distinguishes real GDP from nominal GDP?

A) Measurement of only government spending B) Adjustment for price changes C) Use of bank balances alone D) Inclusion of only imports E) Exclusion of all services

96. What is the usual price-yield relationship for a fixed-rate bond, other things equal?

A) Both always rise together B) Price and yield move inversely C) Price must remain at face value D) Yield never changes E) There is no cash flow

97. What does KYC stand for?

A) Keep Your Cash B) Know Your Customer C) Keep Yield Constant D) Know Yearly Credit E) Key Yield Calculation

98. What does a cash-flow statement track?

A) Only employee ages B) Cash inflows and outflows C) Only share names D) Only office locations E) Only market rumours

99. What is a demand deposit?

A) A deposit repayable on demand under its terms B) An equity share C) A corporate bond D) A deposit that can never be withdrawn E) A loan to a business

100. What is financial inclusion broadly concerned with?

A) Guaranteeing investment profit B) Access to useful formal financial services C) Serving only large corporations D) Replacing every cash transaction by law E) Eliminating all banks

101. What is a dividend?

A) A compulsory loan instalment B) A tax on every transfer C) A branch rent payment D) A guaranteed deposit interest payment E) A distribution to shareholders as declared

102. What is NAV per unit conceptually?

A) Net assets divided by outstanding units B) Debt multiplied by units C) Only yesterday's sales D) Profit divided by customers E) All liabilities divided by revenue

103. What is exchange-rate risk?

A) A printer failure only B) A bookkeeping typo only C) A branch queue only D) Risk from changes in currency exchange rates E) A password expiry only

104. What is phishing?

A) A deceptive attempt to obtain sensitive information B) A routine interest calculation C) A valid password reset in every case D) A stock dividend E) A branch renovation

105. What does a balance sheet show?

A) Only tomorrow's sales B) Only employee attendance C) Only daily weather D) Assets, liabilities and equity at a point in time E) Only advertising slogans

106. What is depreciation in accounting?

A) A rise in share capital B) An automatic cash payment to owners C) Allocation of an asset's depreciable amount over its useful life D) A loan sanction E) A guarantee of resale price

107. What is liquidity?

A) The ability to meet cash needs or convert an asset readily into cash B) The face value of a share C) Guaranteed profit D) A tax category E) A bank's logo

108. What is deflation?

A) More digital payments B) Higher nominal wages only C) A sustained decline in the general price level D) Slower positive inflation only E) A rising general price level

109. What is an insurance deductible conceptually?

A) The entire national budget B) A portion borne by the insured under the policy terms C) A guaranteed refund of all premiums D) A stock-exchange index E) A company dividend

110. What is a trade deficit in goods?

A) Savings exceeding consumption B) Tax exceeding expenditure C) Goods imports exceeding goods exports D) Deposits exceeding loans E) Exports exceeding imports

111. What is a contingent liability conceptually?

A) An office chair B) A potential obligation dependent on uncertain future events C) A guaranteed asset D) A settled expense in every case E) Cash already received as revenue in every case

112. What is a guarantor?

A) Only a branch visitor B) Every depositor automatically C) A person undertaking responsibility under a guarantee D) A person who prints currency E) A stock-market index

113. What is a bond generally?

A) A direct ownership share in every case B) A currency note design C) A debt instrument D) A bank password E) A transaction OTP

114. What is a recurring deposit conceptually?

A) A deposit built through periodic contributions B) A loan write-off C) A bank's tax return D) A compulsory equity purchase E) A foreign exchange reserve

115. What is solvency broadly?

A) Ability to meet overall financial obligations over time B) A marketing slogan C) The number of ATMs alone D) The colour of a bank card E) A guarantee of daily profit

116. A hypothetical business has assets of Rs 3300 and liabilities of Rs 1200. What is its net worth?

A) 2102 B) 2096 C) 2098 D) 2100 E) 2104

117. For this hypothetical deposit only, annual simple interest is 5%. What is one year's interest on Rs 3600?

A) 178 B) 182 C) 180 D) 184 E) 176

118. Current assets are Rs 2700, and current liabilities Rs 500. What is working capital?

A) 2204 B) 2202 C) 2198 D) 2196 E) 2200

119. A hypothetical company has 2400 outstanding shares at Rs 75 each. What is its market capitalisation in rupees?

A) 180000 B) 179998 C) 179996 D) 180002 E) 180004

120. A household earns Rs 9600 and spends Rs 7600 in a month. What is its surplus?

A) 1998 B) 2004 C) 2000 D) 1996 E) 2002

121. A hypothetical business has assets of Rs 6600 and liabilities of Rs 1700. What is its net worth?
A) 4902 B) 4896 C) 4900 D) 4898 E) 4904
122. For this hypothetical deposit only, annual simple interest is 8%. What is one year's interest on Rs 4500?
A) 362 B) 356 C) 360 D) 358 E) 364
123. Current assets are Rs 2500, and current liabilities Rs 800. What is working capital?
A) 1696 B) 1698 C) 1704 D) 1700 E) 1702
124. A hypothetical company has 1500 outstanding shares at Rs 57 each. What is its market capitalisation in rupees?
A) 85500 B) 85502 C) 85498 D) 85504 E) 85496
125. A household earns Rs 10000 and spends Rs 8800 in a month. What is its surplus?
A) 1200 B) 1198 C) 1204 D) 1202 E) 1196
126. A hypothetical business has assets of Rs 8500 and liabilities of Rs 1000. What is its net worth?
A) 7496 B) 7498 C) 7504 D) 7502 E) 7500
127. For this hypothetical deposit only, annual simple interest is 4%. What is one year's interest on Rs 1000?
A) 40 B) 44 C) 38 D) 36 E) 42
128. Current assets are Rs 1800, and current liabilities Rs 700. What is working capital?
A) 1102 B) 1100 C) 1096 D) 1098 E) 1104
129. A hypothetical company has 2900 outstanding shares at Rs 69 each. What is its market capitalisation in rupees?
A) 200100 B) 200104 C) 200102 D) 200096 E) 200098
130. A household earns Rs 10000 and spends Rs 8800 in a month. What is its surplus?
A) 1196 B) 1202 C) 1200 D) 1198 E) 1204

Section 4 — English Language • Questions 131-170 • 40 minutes

Passage 1. A public library in Mysuru introduced an evening study room. During its first month, 118 people registered, but only half attended regularly. Interviews suggested that unreliable transport, rather than a lack of interest, prevented some visits. The library therefore tested earlier closing hours and shared travel information. Attendance subsequently improved. However, the coordinator warned that examination dates had also drawn nearer, so the increase could not be attributed entirely to the new arrangements. She recommended another trial outside the examination season before making a permanent decision. Her aim was to remove practical barriers while using evidence carefully, not to claim that one change had solved every problem.

131. What is the main message?

- A) Transport never affects learning B) Registration proves regular attendance C) Exams are the only cause of attendance
- D) Libraries should stop evening services E) Access improvements should be tested and evaluated carefully

132. Why could some people not attend regularly?

- A) A ban on books B) The room had permanently closed C) Unreliable transport D) A mandatory fee increase E) No interest in examinations

133. Why is the coordinator cautious?

- A) An approaching examination may also explain the increase B) The first month had not ended C) All visitors rejected the change
- D) Transport had worsened everywhere E) No one registered

134. Which conclusion is supported?

- A) All registered people attended daily B) Earlier closing always reduces attendance C) The trial proves causation D) Libraries cannot evaluate programmes
- E) Registration and regular attendance are different measures

135. Which best describes the tone?

- A) Mocking B) Celebratory without reservation C) Despairing D) Hostile E) Measured and analytical

Passage 2. A small manufacturer replaced a paper stock register with a digital system. The software could flag shortages, but only when employees entered transactions promptly. At first, managers treated every alert as evidence of supplier failure. An audit later showed that delayed entries had produced several false warnings. The company trained staff, clarified responsibility for data entry and reviewed the alerts alongside physical stock checks. Managers retained the software because it made information easier to share, but stopped treating its outputs as infallible. The experience showed that a useful tool can amplify both good information and poor information. Buying technology did not remove the need for sound working practices.

136. What caused several false warnings?

- A) Delayed transaction entries B) The use of physical checks C) An absence of suppliers D) A permanent shortage of all goods
- E) Excessive staff training

137. Which is the strongest supported inference?

- A) Suppliers caused every alert B) Software can never help a business C) Training guarantees zero errors D) Audits should be avoided
- E) Data quality affects the usefulness of automated alerts

138. In context, infallible means:

- A) Widely advertised B) Quick to install C) Difficult to buy D) Incapable of error E) Frequently updated

139. Why was the software retained?

- A) It prevented all future errors B) It eliminated all staff duties C) It made information easier to share D) It replaced every supplier
- E) It removed the need for stock checks

140. Which title fits best?

A) A Case Against All Training B) The End of Inventory Management C) Replacing Staff with Alerts D) Why All Suppliers Fail
E) Technology Needs Reliable Working Practices

141. Choose the correct completion: There were ___ errors in the revised version than in the draft.

A) little B) least C) fewer D) much E) less

142. Choose the correct completion: A number of applicants ___ waiting outside.

A) was B) is C) being D) are E) has

143. Choose the correct completion: The documents must ___ before submission.

A) be checked B) checking C) checks D) have check E) been checked

144. Choose the correct completion: This proposal is preferable ___ the earlier one.

A) as B) over than C) from D) to E) than

145. Choose the correct completion: The team succeeded ___ reducing delays.

A) to B) at C) on D) for E) in

146. Choose the correct completion: I look forward to ___ from you.

A) hear B) have hear C) hearing D) hears E) heard

147. Choose the correct completion: The equipment ___ inspected every morning.

A) were B) is C) are D) have E) being

148. Choose the correct completion: Please divide the amount equally ___ the three partners.

A) throughout B) beside C) between two D) against E) among

149. Choose the correct completion: She has worked here ___ 2020.

A) by B) for C) at D) during E) since

150. Choose the correct completion: He has been studying ___ three hours.

A) since B) at C) from D) by E) for

151. Choose the correct completion: Despite ___ tired, she completed the review.

A) is B) was C) been D) being E) be

152. Choose the correct completion: No sooner had he arrived ___ the discussion began.

A) than B) that C) as D) then E) when

153. Choose the correct completion: Each of the applicants ___ an identity document.

A) were B) having C) are D) has E) have

154. Choose the correct completion: Unless the error is corrected, the total ___ inaccurate.

A) will remain B) remaining C) would remained D) had remaining E) remain yesterday

155. Choose the correct completion: The number of pending requests ___ falling.

A) were B) have C) being D) is E) are

156. Choose the closest meaning of "enhance".

A) improve B) limited C) outdated D) agree E) unfavourable

157. Choose the closest meaning of "transparent".

A) open B) improve C) examine D) assist E) outdated

158. Choose the closest meaning of "retain".

A) outdated B) deduce C) improve D) keep E) discourage

159. Choose the closest meaning of "adverse".

A) examine B) improve C) assign D) practical E) unfavourable

160. Choose the closest meaning of "concise".

A) deduce B) examine C) confirm D) agree E) brief

161. Choose the closest meaning of "obsolete".

A) unnecessary B) reduce C) brief D) provisional E) outdated

162. Choose the closest meaning of "accurate".

A) correct B) outdated C) deduce D) unbiased E) assist

163. Choose the closest meaning of "scrutinise".

A) postpone B) practical C) open D) examine E) assist

164. Choose the closest meaning of "ambiguous".

A) discourage B) unnecessary C) unclear D) agree E) outdated

165. Choose the closest meaning of "reluctant".

A) agree B) limited C) practical D) hardworking E) unwilling

166. Arrange the sentences logically. P: The record confirmed a duplicate entry. Q: The officer examined the transaction record. R: The bank then initiated the correction. S: A customer reported a duplicated debit.

A) RPQS B) SRQP C) RSQP D) SQPR E) SPQR

167. Arrange the sentences logically. P: It measured waiting times for a week. Q: Using those findings, it changed the roster. R: The team identified long queues. S: A later review assessed the new roster.

A) PSQR B) SPRQ C) RPQS D) PQRS E) SPQR

168. Arrange the sentences logically. P: She then saved the acknowledgement. Q: An applicant completed the form. R: She checked every entry for accuracy. S: After that review, she submitted it.

A) QPSR B) SRPQ C) RQSP D) QRSP E) SQPR

169. Arrange the sentences logically. P: Once the gaps were resolved, he calculated growth. Q: Finally, he summarised the results. R: He checked them for missing entries. S: The analyst collected the monthly figures.

A) QRSP B) QPSR C) SRPQ D) RPSQ E) PRQS

170. Arrange the sentences logically. P: It first asked residents about suitable times. Q: Based on their replies, it chose an evening slot. R: A library planned a reading programme. S: The programme began in that slot the next week.

A) SRQP B) RPQS C) QPRS D) SQPR E) QRSP

Communication skills • 30 minutes • 30 practice marks

Type one response from each group below (three responses in total). Suggested targets and equal 10-mark task weights are practice conventions, not official word limits or a published SBI rubric. Do not invent policy promises, personal data or authorisations.

Task 1 — Email (choose A or B; suggested 120–150 words). A: Write to a customer acknowledging a scheduled maintenance notice; explain the information needed and a reasonable next step without guaranteeing an outcome. B: Write to your supervisor requesting coordination to address a digital-service interruption.

Task 2 — Situation analysis (choose A or B; suggested 150–180 words). A: You are the first employee informed about a scheduled maintenance notice. Explain how you would verify facts, protect information, communicate and escalate. B: Two colleagues disagree over responsibility for a digital-service interruption. Propose a practical response that protects the customer and preserves an audit trail.

Task 3 — Report or précis (choose A or B). A, report (suggested 150–180 words): A service camp assisted 69 visitors; 64 completed their forms, five needed follow-up, and two staff members supported the event. Write a report distinguishing these supplied facts from your recommendations. Do not invent satisfaction scores or costs. B, précis: Reduce the following original passage to about one-third of its length and supply a title.

A service improvement should begin with a clear description of the problem. When an organisation sees a queue, it may assume that adding more staff is the only answer. Yet the delay may arise from incomplete forms, repeated verification or poor communication about required documents. Measuring where time is spent can reveal which change is most likely to help. A trial should be small enough to adjust and long enough to produce useful observations. Managers should compare similar periods and record any other changes that might affect the result. They should also listen to people who find the service difficult to use. Once the trial ends, the organisation can retain what worked, revise what did not and explain the reasons for its decision. Evidence does not eliminate judgement, but it makes that judgement more accountable.

Writing review guide — use after attempting

For each response, award up to 3 for relevant and accurate content, 2 for organisation, 2 for grammar, 2 for appropriate tone or objective analysis, and 1 for concision and completion. This is a self-review aid. An independent reader is useful for checking clarity.

Email outline: subject; courteous acknowledgement; factual summary; specific next action; realistic follow-up; professional close. Situation outline: known facts and unknowns; immediate customer support; verification and privacy; authorised escalation; documentation; prevention. Report outline: purpose; supplied observations; unresolved items; clearly labelled recommendations. Précis core: identify the cause of service delays, test changes with comparable evidence, include user experience and use the results to guide accountable decisions.

Answer key and short solutions

1: E | 2: C | 3: A | 4: A | 5: E | 6: C | 7: D | 8: C | 9: E | 10: D
11: C | 12: E | 13: C | 14: D | 15: C | 16: D | 17: E | 18: B | 19: A | 20: B
21: E | 22: C | 23: A | 24: E | 25: C | 26: B | 27: C | 28: B | 29: E | 30: A
31: B | 32: E | 33: E | 34: B | 35: B | 36: B | 37: A | 38: B | 39: B | 40: D
41: B | 42: E | 43: A | 44: D | 45: E | 46: E | 47: E | 48: A | 49: E | 50: E
51: A | 52: E | 53: C | 54: D | 55: D | 56: D | 57: A | 58: B | 59: E | 60: E
61: D | 62: A | 63: C | 64: E | 65: D | 66: D | 67: D | 68: A | 69: D | 70: A
71: D | 72: D | 73: C | 74: A | 75: E | 76: C | 77: B | 78: A | 79: A | 80: A
81: E | 82: A | 83: D | 84: A | 85: E | 86: A | 87: C | 88: A | 89: E | 90: E
91: D | 92: E | 93: A | 94: B | 95: B | 96: B | 97: B | 98: B | 99: A | 100: B
101: E | 102: A | 103: D | 104: A | 105: D | 106: C | 107: A | 108: C | 109: B | 110: C
111: B | 112: C | 113: C | 114: A | 115: A | 116: D | 117: C | 118: E | 119: A | 120: C
121: C | 122: C | 123: D | 124: A | 125: A | 126: E | 127: A | 128: B | 129: A | 130: C
131: E | 132: C | 133: A | 134: E | 135: E | 136: A | 137: E | 138: D | 139: C | 140: E
141: C | 142: D | 143: A | 144: D | 145: E | 146: C | 147: B | 148: E | 149: E | 150: E
151: D | 152: A | 153: D | 154: A | 155: D | 156: A | 157: A | 158: D | 159: E | 160: E
161: E | 162: A | 163: D | 164: C | 165: E | 166: D | 167: C | 168: D | 169: C | 170: B

Explanations

1. E — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, F, C, B, G, A.
2. C — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, F, C, B, G, A.
3. A — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, F, C, B, G, A.
4. A — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, F, C, B, G, A.
5. E — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, F, C, B, G, A.
6. C — F. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, G, B, C, E, D, A.
7. D — B. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, G, B, C, E, D, A.
8. C — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, G, B, C, E, D, A.
9. E — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, G, B, C, E, D, A.
10. D — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is F, G, B, C, E, D, A.
11. C — E. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, B, C, A, F.
12. E — G. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, B, C, A, F.
13. C — C. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, B, C, A, F.
14. D — 3. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, B, C, A, F.
15. C — 7. The ordered arrangement (left to right / bottom to top / Monday to Sunday) is E, D, G, B, C, A, F.
16. D — $L > S$. $L > N \geq R$ and $R = S$; hence $L > S$.
17. E — $K > L$. $K > Q \geq T$ and $T = L$; hence $K > L$.
18. B — $T > K$. $T > M \geq Q$ and $Q = K$; hence $T > K$.
19. A — $V > S$. $V > K \geq L$ and $L = S$; hence $V > S$.
20. B — $V > P$. $V > S \geq N$ and $N = P$; hence $V > P$.
21. E — 4 m west. North and south cancel; net horizontal movement is $3 - (7) = -4$ m.
22. C — 1 m west. North and south cancel; net horizontal movement is $15 - (16) = -1$ m.

23. A — 8 m west. North and south cancel; net horizontal movement is $3 - (11) = -8$ m.
24. E — 9 m west. North and south cancel; net horizontal movement is $8 - (17) = -9$ m.
25. C — 9 m west. North and south cancel; net horizontal movement is $7 - (16) = -9$ m.
26. B — 51. Position from back = total - front rank + 1 = 51.
27. C — 72. Position from back = total - front rank + 1 = 72.
28. B — 65. Position from back = total - front rank + 1 = 65.
29. E — 41. Position from back = total - front rank + 1 = 41.
30. A — 60. Position from back = total - front rank + 1 = 60.
31. B — More recorded complaints need not mean worse service. Reporting access and service quality are distinct factors.
32. E — Grant only access needed for the role. Least privilege limits unnecessary access.
33. E — Uniquely identify a record. A primary key provides a unique record identifier.
34. B — RAM. RAM ordinarily loses its contents when power is removed.
35. B — Keep a tested separate backup. A separate, tested backup supports restoration.
36. B — Some errors can be prevented by guidance. The proposal relies on guidance preventing at least some errors.
37. A — A comparable group without reminders had the same fall. A similar fall without the intervention suggests another cause.
38. B — Compare comparable periods using waiting-time data. Comparable before-and-after evidence is more useful than unrelated measures.
39. B — Do not disclose it; report through the approved security channel. Protect credentials and escalate through an authorised process.
40. D — Adds the numeric values in A1 through A5. SUM adds the values in the specified range.
41. B — 1090. Add all four values: 1090.
42. E — 272.5. Total 1090 divided by 4 = 272.5.
43. A — 34/31. Simplify 340/310.
44. D — 464. $0.8 \times (340 + 240) = 464$.
45. E — 519. $200 \times 1.2 + 310 \times 0.9 = 519$.
46. E — 1190. Add all four values: 1190.
47. E — 297.5. Total 1190 divided by 4 = 297.5.
48. A — 28/23. Simplify 280/230.
49. E — 456. $0.8 \times (280 + 290) = 456$.
50. E — 675. $390 \times 1.2 + 230 \times 0.9 = 675$.
51. A — 990. Add all four values: 990.
52. E — 247.5. Total 990 divided by 4 = 247.5.
53. C — 21/32. Simplify 210/320.
54. D — 384. $0.8 \times (210 + 270) = 384$.
55. D — 516. $190 \times 1.2 + 320 \times 0.9 = 516$.
56. D — 580. $P \times r \times t / 100 = 580$.
57. A — 672. Two-year interest factor = $1.1^2 - 1 = 0.21$.
58. B — 50. Selling price = cost $\times 1.5 \times 0.8 = 1.2 \times$ cost; profit = 20% of cost.
59. E — 23.5. New total = 235; divide by 10.
60. E — 20/3. Combined rate = $1/10 + 1/20$; invert it.
61. D — 160. Distance = speed $\times$ time.
62. A — 57. Downstream speed = boat speed + stream speed.
63. C — 360. Larger share = $630 \times 8/(6+8)$.
64. E — 20. For milk to be half, total water must equal the milk volume.
65. D — 64. Equal durations: profit ratio equals capital ratio.
66. D — 3/55. $(3/11) \times (2/10)$.

67. D — $66.12C2 = 12 \times 11/2$.
68. A — 53. The common difference is 10.
69. D — 11. Subtract 12 and divide by 3.
70. A — 4. Net multiplier = $(1+p/100)(1-p/100) = 1-(p/100)^2$.
71. D — A past cost that cannot be recovered. The answer states the standard meaning of the concept in the question.
72. D — Two distinct categories of authentication evidence. The answer states the standard meaning of the concept in the question.
73. C — Comparing records and resolving differences. The answer states the standard meaning of the concept in the question.
74. A — A transfer of money to another recipient. The answer states the standard meaning of the concept in the question.
75. E — Transforming data to protect its readability without the required key. The answer states the standard meaning of the concept in the question.
76. C — Anti-Money Laundering. The answer states the standard meaning of the concept in the question.
77. B — Risk that a borrower fails to meet obligations. The answer states the standard meaning of the concept in the question.
78. A — A loan receivable. The answer states the standard meaning of the concept in the question.
79. A — Exposure to a single investment or source. The answer states the standard meaning of the concept in the question.
80. A — Adjusting holdings towards target allocations. The answer states the standard meaning of the concept in the question.
81. E — An agreed facility to draw beyond an account's available balance. The answer states the standard meaning of the concept in the question.
82. A — A residual ownership interest. The answer states the standard meaning of the concept in the question.
83. D — A sustained increase in the general price level. The answer states the standard meaning of the concept in the question.
84. A — A permitted temporary deferral under specified terms. The answer states the standard meaning of the concept in the question.
85. E — An equated periodic monthly instalment. The answer states the standard meaning of the concept in the question.
86. A — Funds in a linked bank account. The answer states the standard meaning of the concept in the question.
87. C — Track a specified market index. The answer states the standard meaning of the concept in the question.
88. A — Risk from failed processes, people, systems or external events. The answer states the standard meaning of the concept in the question.
89. E — A pooled investment vehicle. The answer states the standard meaning of the concept in the question.
90. E — Expenditure exceeding the relevant receipts measure. The answer states the standard meaning of the concept in the question.
91. D — Completion of the transfer of funds or obligations under a payment arrangement. The answer states the standard meaning of the concept in the question.
92. E — An asset pledged as security for an obligation. The answer states the standard meaning of the concept in the question.
93. A — A transaction OTP. The answer states the standard meaning of the concept in the question.
94. B — A sanctioned credit facility subject to terms. The answer states the standard meaning of the concept in the question.
95. B — Adjustment for price changes. The answer states the standard meaning of the concept in the question.
96. B — Price and yield move inversely. The answer states the standard meaning of the concept in the question.
97. B — Know Your Customer. The answer states the standard meaning of the concept in the question.
98. B — Cash inflows and outflows. The answer states the standard meaning of the concept in the question.
99. A — A deposit repayable on demand under its terms. The answer states the standard meaning of the concept in the question.
100. B — Access to useful formal financial services. The answer states the standard meaning of the concept in the question.

101. E — A distribution to shareholders as declared. The answer states the standard meaning of the concept in the question.
102. A — Net assets divided by outstanding units. The answer states the standard meaning of the concept in the question.
103. D — Risk from changes in currency exchange rates. The answer states the standard meaning of the concept in the question.
104. A — A deceptive attempt to obtain sensitive information. The answer states the standard meaning of the concept in the question.
105. D — Assets, liabilities and equity at a point in time. The answer states the standard meaning of the concept in the question.
106. C — Allocation of an asset's depreciable amount over its useful life. The answer states the standard meaning of the concept in the question.
107. A — The ability to meet cash needs or convert an asset readily into cash. The answer states the standard meaning of the concept in the question.
108. C — A sustained decline in the general price level. The answer states the standard meaning of the concept in the question.
109. B — A portion borne by the insured under the policy terms. The answer states the standard meaning of the concept in the question.
110. C — Goods imports exceeding goods exports. The answer states the standard meaning of the concept in the question.
111. B — A potential obligation dependent on uncertain future events. The answer states the standard meaning of the concept in the question.
112. C — A person undertaking responsibility under a guarantee. The answer states the standard meaning of the concept in the question.
113. C — A debt instrument. The answer states the standard meaning of the concept in the question.
114. A — A deposit built through periodic contributions. The answer states the standard meaning of the concept in the question.
115. A — Ability to meet overall financial obligations over time. The answer states the standard meaning of the concept in the question.
116. D — 2100. $\text{Net worth} = \text{assets} - \text{liabilities}$.
117. C — 180. $\text{Interest} = \text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
118. E — 2200. $\text{Working capital} = \text{current assets} - \text{current liabilities}$.
119. A — 180000. $\text{Market capitalisation} = \text{outstanding shares} \times \text{market price}$.
120. C — 2000. $\text{Surplus} = \text{income} - \text{expenditure}$.
121. C — 4900. $\text{Net worth} = \text{assets} - \text{liabilities}$.
122. C — 360. $\text{Interest} = \text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
123. D — 1700. $\text{Working capital} = \text{current assets} - \text{current liabilities}$.
124. A — 85500. $\text{Market capitalisation} = \text{outstanding shares} \times \text{market price}$.
125. A — 1200. $\text{Surplus} = \text{income} - \text{expenditure}$.
126. E — 7500. $\text{Net worth} = \text{assets} - \text{liabilities}$.
127. A — 40. $\text{Interest} = \text{principal} \times \text{stated rate} / 100$; this is not a quoted market rate.
128. B — 1100. $\text{Working capital} = \text{current assets} - \text{current liabilities}$.
129. A — 200100. $\text{Market capitalisation} = \text{outstanding shares} \times \text{market price}$.
130. C — 1200. $\text{Surplus} = \text{income} - \text{expenditure}$.
131. E — Access improvements should be tested and evaluated carefully. The passage combines barrier reduction with caution about causation.
132. C — Unreliable transport. Interviews identified transport as a practical barrier.
133. A — An approaching examination may also explain the increase. The examination calendar is a competing explanation.
134. E — Registration and regular attendance are different measures. Only half the registered people attended regularly.
135. E — Measured and analytical. The writer weighs evidence and limitations.
136. A — Delayed transaction entries. Delayed input distorted the alerts.

137. E — Data quality affects the usefulness of automated alerts. The same tool produced misleading alerts when inputs were late.
138. D — Incapable of error. Managers stopped treating the outputs as always correct.
139. C — It made information easier to share. The passage explicitly names information sharing as a benefit.
140. E — Technology Needs Reliable Working Practices. The main theme is technology plus good process.
141. C — fewer. Countable plural errors takes fewer.
142. D — are. A number of refers to plural applicants.
143. A — be checked. A modal passive uses be plus past participle.
144. D — to. Preferable takes to.
145. E — in. Succeed in is followed by a gerund.
146. C — hearing. To is a preposition here and takes a gerund.
147. B — is. Equipment is uncountable and takes a singular verb.
148. E — among. Among is appropriate for the three recipients.
149. E — since. Since introduces a starting point.
150. E — for. For introduces a duration.
151. D — being. Despite takes a noun or gerund phrase.
152. A — than. No sooner pairs with than.
153. D — has. Each takes a singular verb.
154. A — will remain. A real future condition takes a future main clause.
155. D — is. The number is the singular subject.
156. A — improve. In standard usage, enhance means improve.
157. A — open. In standard usage, transparent means open.
158. D — keep. In standard usage, retain means keep.
159. E — unfavourable. In standard usage, adverse means unfavourable.
160. E — brief. In standard usage, concise means brief.
161. E — outdated. In standard usage, obsolete means outdated.
162. A — correct. In standard usage, accurate means correct.
163. D — examine. In standard usage, scrutinise means examine.
164. C — unclear. In standard usage, ambiguous means unclear.
165. E — unwilling. In standard usage, reluctant means unwilling.
166. D — SQPR. The sequence follows the event, review, action and outcome. Correct order: SQPR
167. C — RPQS. The sequence follows the event, review, action and outcome. Correct order: RPQS
168. D — QRSP. The sequence follows the event, review, action and outcome. Correct order: QRSP
169. C — SRPQ. The sequence follows the event, review, action and outcome. Correct order: SRPQ
170. B — RPQS. The sequence follows the event, review, action and outcome. Correct order: RPQS

Review your attempt

Record section-wise correct, wrong and blank counts. Accuracy = correct / attempted × 100. List three conceptual errors, two avoidable calculation or reading errors and one change for your next attempt. Reattempt missed questions after 48 hours.

Pattern source: SBI Careers, CRPD/PO/2026-27/09, official Prelims and Mains information handouts. <https://sbi.bank.in/web/careers/current-openings>. No official sample-question text has been copied into this paper.